

Department: Shared Service

Function Name: Credit Leasing Officer

Main Tasks:

1. To process credit applications in compliance with internal and external regulations and working guidelines for SME customers,
 - To check whether the loan is applied for a rightful purpose.
 - Obtain Sinotrust report on the customers' financial and perform analysis check of the customers' financial health
 - To check whether the rental rates, down payment amount and interest rate meet VWNMS's requirements.For corporate customers,
 - Perform credit rating (ie Carat) check for each customer in accordance to respective guidelines and internal standards
 - Obtain key financial ratios from internal software application (i.e. Berta) by inputting financial figures from customers' financial statements provided by Sales Department
 - Analyse and discuss directly with customers about their financial situation and obtain information about their business overview
 - Ensure accuracy of customers' data by cross checking with available external information (eg Sinotrust reports, PBOC, manufacturer etc)
2. Based on evaluation and analysis of the collected customers' information, to make an informed recommendation for the loan application.
 - To analyze loan applicants credit reports for rightful evaluating applicants' credit standing and credit behavior.
 - Based on application materials provided and field visit report (if applicable), evaluate loan applicants' financial strength and repayment capacity.
 - To identify actual and potential credit risks in the loan application, and make rightful assessment on these risk factors.
 - To confirm that all preconditions have been fulfilled before the credit limit could be released for each corporate customer
3. To make credit proposals for loan approver's decision, as well as to make credit decisions within assigned competence according to working guidelines, based on all available information and analysis.
4. By continuous working on accepting proper loan applications and rejecting the ones with considerable risks, to ensure a healthy retail portfolio for the company.

Necessary education:

Bachelor degree in finance, accounting or related majors

Working experience (in years):

1. At least 2 years working experience in credit evaluation department in a bank or financial institution.
2. A eye for details & strong financial analytical skills is preferred. Fluent in written and spoken English